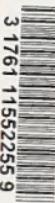


# More Retirement Income

## Do You Qualify?

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### Introduction

The Government of Canada's Income Security Programs, funded with your tax dollars or through direct premiums, offer Canadians a wide range of financial benefits. All of these programs are administered by Health and Welfare Canada. They are designed to assist parents, senior citizens, disabled persons and their children, and the surviving dependents of Canada Pension Plan contributors.

Most Canadians 65 and over are entitled to receive Old Age Security and Canada Pension Plan Retirement Benefits. In addition, there are two benefits available to those with little or no other income.

This booklet has been prepared to help you determine whether you qualify for the *Guaranteed Income Supplement*, a monthly payment added to the Old Age Security benefit, or for the *Spouse's Allowance*, which is a monthly payment made to persons between 60 and 65 who are married to or living as husband and wife with a recipient of the Old Age Security pension and the Guaranteed Income Supplement.

### How Do You Apply for a Guaranteed Income Supplement?

Return the application form which will be sent to you as soon as your application for Old Age Security has been approved. Declare all income you received in the previous year. If you are married, provide your combined incomes. The amount you receive is determined by your marital status and your total income.

Include proof of marriage if your spouse or partner is not already receiving the Guaranteed Income Supplement. Common-law marriages are usually recognized. If you have been separated from your spouse for at least one year as of March 31, your supplement in the April-to-March payment year may be paid at the single rate.

### You Must Reapply Each Year

A yearly statement of your single or combined incomes must be submitted each year, even if your marital or financial status has not changed. An application form will be sent to you automatically so that you will have plenty of time to reapply. If the re-application is not received and approved, payments will be discontinued in the month of April.

### Do You Qualify for a Spouse's Allowance?

If you are between 60 and 65 and married to or living as husband and wife with a person who is receiving the Old Age Security Pension and the Guaranteed Income Supplement, you may be eligible for the Spouse's Allowance.

To qualify, you must be a Canadian citizen or legal resident of Canada.

The amount of Spouse's Allowance you receive will depend on the combined incomes of you and your partner. The amount may also be reduced if you have not lived in Canada for periods totalling 40 years since your 18th birthday. Eligibility for any amount of Spouse's Allowance requires that you lived in Canada for at least 10 years after age 18.

### How Do You Apply for a Spouse's Allowance?

You must apply submitting proof of age, such as a birth or baptismal certificate. If neither is available, contact your nearest Income Security Programs office for a list of other acceptable documents.

You must reapply for Spouse's Allowance each year even if your marital or financial status has not changed. An application form will be sent to you automatically so that you will have plenty of time to reapply. If the re-application is not received and approved, payments will be discontinued in the month of April.

## If Your Application Is Denied, Should You Try Again?

Yes, for two reasons. Over the course of a year, personal circumstances and financial situations can change. In addition, the income levels which determine your eligibility are adjusted every three months. So it is very possible that you could now be eligible, even if your previous application for the Guaranteed Income Supplement was denied.

If you want advice about this or if you do not have the appropriate application forms, contact the nearest Income Security Programs office.

## How Much Will You Receive?

Benefits are adjusted quarterly to compensate for the increase in cost of living. Consult the Benefit Rate Guide for the most recent figures. A copy can be obtained from your nearest Income Security Programs office.

## Do You Have All the Facts? Consult This Checklist

- Do not delay your application even if the required documentation is not immediately available.
- The benefit is adjusted every three months according to increases in the cost of living.
- The Guaranteed Income Supplement and the Spouse's Allowance are *not* subject to Income Tax.
- Benefit payments will be made outside the country for 6 months after the month of departure from Canada.

- If you are unable to apply because of illness or infirmity, the application may be made on your behalf.
- Under special circumstances, benefit payments may be made to another person or to an institution.
- Canada has signed agreements on Social Security with a number of other countries. This means you may be able to include the time you lived in these countries to meet the Canadian residence requirements. Contact your nearest Income Security Programs office or see the Benefit Rate Guide booklet for a list of the countries covered by these agreements.
- Benefits may be paid retroactively for up to 12 months prior to the approval of your application.
- You have the right to appeal any decision concerning your application.

## Do You Know What Other Benefits Are Available?

You may be entitled to benefits and assistance from other sources such as employers, unions, personal insurance policies, provincial governments, Employment and Immigration Canada and the Department of Veterans Affairs. We recommend that you check these sources to ensure that you are receiving all available benefits.

## Do You Need More Information?

Phone the Income Security Programs office nearest you. The telephone number is listed under Income Security Programs or the program name in your telephone directory.

We will be pleased to send you any of the publications listed below. Check the ones you want and mail the form to any Income Security Programs office or call in and ask for them.

**Are You Eligible?** describes the range of financial benefits available to parents, senior citizens, the disabled and their children, and to the surviving dependents of Canada Pension Plan contributors.

**Benefit Rate Guide** provides the most recent payment rates to which you and your family may be entitled. This booklet is revised every three months.

**Are You Approaching 65?** describes the programs available to provide pension income and other benefits for persons who are 65 and over.

**The Canada Pension Plan. It's More Than Just a Pension** provides an explanation of Canada Pension Plan contributions and the many types of benefits available to you and your family.

**Your Family Allowances** describes the programs designed to help families with the cost of raising their children.

**Disability Benefits for You and Your Children** describes the benefits and assistance available to you and your children if you are or should become disabled.

**Death and Survivors' Benefits for Your Family** describes the benefits to which the family of a deceased Canada Pension Plan contributor may be entitled, to help cover funeral expenses and to provide some financial security.

**Sharing the Pension Credits (If Your Marriage Ends)** describes the procedure by which you and your ex-spouse may divide the pension credits built up during the time you were married.



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**To:** Income Security Programs

Please send me the marked booklets.

Are You Eligible?

Benefit Rate Guide

Are You Approaching 65?

The Canada Pension Plan. It's More Than Just a Pension

Your Family Allowances

Disability Benefits for You and Your Children

Death and Survivors' Benefits for Your Family

Sharing the Pension Credits (If Your Marriage Ends)

**From:** Name \_\_\_\_\_

Address \_\_\_\_\_



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Bien-être social  
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